**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION-BAY CITY**

IN THE MATTER OF:

THOMAS WILLIAM KADE,

Debtor.

Case No. 13-22743-DOB
Honorable DANIEL S. OPPERMAN
Chapter 13

3510 Steel Street
Merrill, MI 48637
XXX-XX-4999

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MOTION FOR RELIEF FROM THE CO-DEBTOR STAY ON BEHALF OF NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC AND WAIVING FED.R.BANKR.P. 4001(A)(3)

Neighborhood Mortgage Solutions, LLC ("Movant") by its counsel, KILPATRICK & ASSOCIATES, P.C., states:

1. The Debtor ("Debtor" as used herein shall include both Debtors in a joint case) filed a voluntary Chapter 13 petition on October 24, 2013.

2. The Debtor owns real property commonly known as 3510 S. Steel Rd., Merrill, MI 48637 ("Real Property").

3. On March 15, 2010, the Debtor obtained a loan from Team One Credit Union in the amount of $84,400.00, as evidenced by a promissory note dated March 15, 2010 ("Note"). (See **Exhibit 1, Note**).

4. Contemporaneously with the Note, the Debtor executed a mortgage against the Real Property and in favor of Team One Credit Union. (See **Exhibit 2, Mortgage**).

5. Said mortgage was recorded on March 15, 2010, in Liber 2571, Page 1582 of Saginaw County Register of Deeds.

6. On March 15, 2010, Team One Credit Union executed a Michigan Assignment of Mortgage to Movant which was recorded on March 30, 2010, at Liber 2572, Page 1372 (See **Exhibit 3, Assignment**).

7. The total outstanding balance due to the Movant on the Note is approximately $72,951.92, including the Movant's attorney fees and costs for filing this Motion.

8. Another person is liable with the Debtor (the "Co-Debtor") on the indebtedness and Movant is entitled to termination of the stay with respect to the Co-Debtor pursuant to 11 U.S.C. § 1301(c) because (i) the Co-Debtor received the consideration, (ii) the Plan proposes not to pay the indebtedness in full, and (iii) Movant's interest would be irreparably harmed by continuation of the stay.

WHEREFORE, Movant requests the Court to enter the Order attached as Exhibit 1 terminating the stay as to any co-debtors, and to grant such other relief as may be appropriate and just.

Respectfully submitted,

KILPATRICK & ASSOCIATES, P.C.

By: /s/

LEONORA K. BAUGHMAN, ESQ. (P33534)
Attorney for the Creditor, Neighborhood Mortgage Solutions, LLC
903 North Opdyke Road, Suite C
Auburn Hills, MI 48326
ecf@kaalaw.com
(248) 377-0700

Dated: December 3, 2013

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION-BAY CITY

IN THE MATTER OF:

THOMAS WILLIAM KADE,

Debtor.

Case No. 13-22743-DOB
Honorable DANIEL S. OPPERMAN
Chapter 13

3510 Steel Street
Merrill, MI 48637
XXX-XX-4999
_______________________________/

ORDER GRANTING MOTION FOR RELIEF FROM THE CO-DEBTOR STAY ON BEHALF OF NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC AND WAIVING FED.R.BANKR.P. 4001(A)(3)

This matter having come before the Court on Neighboorhood Mortgage Solutions, LLC's ("Creditor") Motion for Relief from the Co-Debtor Stay, filed by Counsel, KILPATRICK & ASSOCIATES, P.C.; notice and service having been properly effected; the Debtor and Co-Debtor being indebted to Creditor in the amount of $72,951.92 with respect to the real property commonly known as 3510 S. Steel Rd., Merrill, MI 48637; no response having been filed thereto; or if a response was filed, all objections having been resolved; and the Court being otherwise fully advised in the premises;

IT IS ORDERED that the stay under 11 U.S.C. § 1301 is terminated with respect to Brenda Kade, the Co-Debtor, who is liable with the Debtor to Neighborhood Mortgage Solutions, LLC on the above claim.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION - BAY CITY

IN THE MATTER OF:

THOMAS WILLIAM KADE,

Debtor.

Case No. 13-22743-DOB
Honorable DANIEL S. OPPERMAN
Chapter 13

3510 Steel Street
Merrill, MI 48637
XXX-XX-4999

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NOTICE OF MOTION FOR RELIEF FROM THE CO-DEBTOR STAY ON BEHALF OF NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC AND WAIVING FED.R.BANKR.P. 4001(A)(3)

Creditor, Neighborhood Mortgage Solutions, LLC, has filed papers with the Court for relief from the Co-Debtor Stay.

Your rights may be affected. **You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to grant relief from the automatic stay, or if you want the Court to consider your views on the Motion, within twenty one (21) days after the date of this Notice, you or your attorney must:

1. File with the Court a written response or an answer, explaining your position at[1]: United States Bankruptcy Court, 111 First Street, Bay City, Michigan 48707.

If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the date stated above.

You must also mail a copy to:

Richardo I. Kilpatrick, Attorney for Creditor, , Kilpatrick & Associates, P.C., 903 North Opdyke Road, Suite C, Auburn Hills, Michigan 48326;

Office of the U.S. Trustee, 211 West Fort Street, Suite 700, Detroit, Michigan 48226;

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[1] Response or answer must comply with F. R. Civ. P. 8(b), (c) and (e)

Thomas W. McDonald, Chapter 13 Trustee, 3144 Davenport, Saginaw, MI 48602.

Thomas WIlliam Kade, Debtor, 3510 S. Steel Rd., Merrill, MI 48637;

Brenda Kade, Co-Debtor, 3510 S. Steel Rd., Merrill, MI 48637; and

Michael J. Shovan, Esq., Attorney for Debtor, 5090 State Street, Building A, Saginaw, MI 48603.

2. If a response or answer is timely filed and served, the Clerk will schedule a hearing on the Motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the papers and may enter an order granting that Relief.

Respectfully submitted;
KILPATRICK & ASSOCIATES, P.C.

/s/ [signature]
LEONORA K. BAUGHMAN, ESQ. (P33534)
Attorney for Creditor, Neighborhood Mortgage Solutions, LLC
903 North Opdyke Road, Suite C
Auburn Hills, Michigan 48326
ecf@kaalaw.com
(248) 377 – 0700

Dated: December 3, 2013

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION - BAY CITY

IN THE MATTER OF:

THOMAS WILLIAM KADE,

Debtor.

Case No. 13-22743-DOB
Honorable DANIEL S. OPPERMAN
Chapter 13

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PROOF OF SERVICE OF MOTION FOR RELIEF FROM THE CO-DEBTOR STAY ON BEHALF OF NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC AND WAIVING FED.R.BANKR.P. 4001(A)(3)

TIFFANY PARKER certifies that on the 3rd day of December, 2013, she served a copy of the MOTION FOR RELIEF FROM THE CO-DEBTOR STAY ON BEHALF OF NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC AND WAIVING FED.R.BANKR.P. 4001(A)(3), PROPOSED CO-DEBTOR ORDER, NOTICE OF MOTION and this PROOF OF SERVICE, in the above-captioned matter, with the Clerk of the Court using the ECF system which will send notification of such filing upon the following:

Michael J. Shovan: mikeshovan@gmail.com

Thomas W. McDonald: tom@mcdonald13.com

Office of the U.S Trustee: via ECF e-mail

And by depositing same in a United States postal box located in Auburn Hills, Michigan, with the lawful amount of postage fully prepaid thereon, upon the following:

Thomas WIlliam Kade
3510 Steel Street
Merrill, MI 48637

Brenda Kade
3510 Steel Street
Merrill, MI 48637

/S/ Tiffany Parker
TIFFANY PARKER, an employee of
KILPATRICK & ASSOCIATES, P.C.
903 North Opdyke Road, Suite C
Auburn Hills, Michigan 48326
ecf@kaalaw.com
(248) 377-0700